

Information to identify the case:

Debtor 1	<u>Ana R. Vargas</u>	Social Security number or ITIN	xxx-xx-7137
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-26512-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ana R. Vargas

9/1/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ana R. Vargas
Debtor

Case No. 18-26512-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 01, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2021:

Recip ID	Recipient Name and Address
db	+ Ana R. Vargas, 45 Armstrong Lane, Perth Amboy, NJ 08861-5213
r	+ Michelle Marquez, JJ Elek Realty, 117 Main St, Woodbridge, NJ 07095-2895
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517706513	# American Express, PO Box 8218, Mason, OH 45040-8218
517755807	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517706516	Cenlar, PO Box 77404, Helmetta, NJ 08828
517706519	+ Frederic I Weinberg & Associates, PC, 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317
517706520	General Revenue Corp, 4660 Duke Dr Suite 300, Mason, OH 45040-8466
517706522	+ Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
517751755	+ Navient Solutions, LLC. on behalf of, National Student Loan Program, PO BOX 82507, Lincoln, NE 68501-2507
518353178	New Residential Mortgage LLC, NewRez LLC DBA, Shellpoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826
518353179	+ New Residential Mortgage LLC, NewRez LLC DBA, Shellpoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826
517834161	+ Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517706525	+ Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
517711082	+ U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
517706533	+ Womens Healthcare Imaging, Corp, PO Box 2185, Union, NJ 07083-2185

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 01 2021 22:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 01 2021 22:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517706514	EDI: BANKAMER.COM	Sep 02 2021 01:53:00	Bank of America, PO Box 982235, El Paso, TX 79998
517706515	+ EDI: CITICORP.COM	Sep 02 2021 01:53:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
517706517	+ EDI: WFNNB.COM	Sep 02 2021 01:53:00	Comenity Bank/Victorias Secret, PO Box 182789, Columbus, OH 43218-2789
517706521	+ EDI: CITICORP.COM	Sep 02 2021 01:53:00	Macys/DSNB, PO Box 8218, Mason, OH 45040-8218
517834470	EDI: Q3G.COM	Sep 02 2021 01:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518221108	EDI: ECMC.COM	Sep 02 2021 01:53:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
518221109	EDI: ECMC.COM		

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		Sep 02 2021 01:53:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517706518	+ EDI: FSAE.COM	Sep 02 2021 01:53:00	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
517706523	+ EDI: NAVIENTFKASMSERV.COM	Sep 02 2021 01:53:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
517706524	EDI: PRA.COM	Sep 02 2021 01:53:00	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, 23502, Norfolk, VA 23502
517836764	EDI: PRA.COM	Sep 02 2021 01:53:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517836768	EDI: PRA.COM	Sep 02 2021 01:53:00	Portfolio Recovery Associates, LLC, c/o Climate Select, POB 41067, Norfolk VA 23541
517820654	EDI: Q3G.COM	Sep 02 2021 01:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517706526	+ EDI: RMCB.COM	Sep 02 2021 01:53:00	Retrieval-Masters Creditors Bureau, Inc, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517706527	EDI: CITICORP.COM	Sep 02 2021 01:53:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
517706528	EDI: CITICORP.COM	Sep 02 2021 01:53:00	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
517708985	+ EDI: RMSC.COM	Sep 02 2021 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517824521	+ Email/Text: bncmail@w-legal.com	Sep 01 2021 22:22:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517706529	EDI: WTRRN BANK.COM	Sep 02 2021 01:53:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
517706530	EDI: TFSR.COM	Sep 02 2021 01:53:00	Toyota Financial Services, Bankruptcy Dept, P.O. Box 8026, Cedar Rapids, IA 52408
517706531	EDI: WFFC.COM	Sep 02 2021 01:53:00	Wells Fargo, PO Box 5185, Sioux Falls, SD 57117-5185
517783076	EDI: WFFC.COM	Sep 02 2021 01:53:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517833006	+ EDI: WFFC.COM	Sep 02 2021 01:53:00	Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
517706532	+ EDI: WFFC.COM	Sep 02 2021 01:53:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Ana R. Vargas brucectruesdalepc@gmail.com bctpccf@gmail.com;r49787@notify.bestcase.com
Craig Scott Keiser	on behalf of Creditor WELLS FARGO BANK N.A. craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor Pingora Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Pingora Loan Servicing LLC rsolarz@kmlawgroup.com
Shauna M Deluca	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING sdeluca@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7